



Order Filed on February 8, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

KML Law Group, P.C.
By: Denise Carlon, Esquire
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
Attorneys for Secured Creditor: Rocket Mortgage,
LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans
Inc

In Re:
John C. Jamer and Kimberly Vaughan-Jamer
Debtors

Case No.: 22-19812 CMG
Hearing Date: 2/1/2023 10:00am
Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: February 8, 2023



Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtors: John C. Jamer and Kimberly Vaughan-Jamer

Case No.: 22-19812 CMG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc, holder of a mortgage on real property located at 82 Ridge Road, Hackettstown, NJ, 07840, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Joan Sirkis Warren, Esquire, attorney for Debtors, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that in the event a final loan modification is unsuccessful by June 1, 2023, or as may be extended by modified plan Debtor is responsible for the difference between the trial modification payment and the regular payment for the months this loan was in the trial modification; and

It **ORDERED, ADJUDGED and DECREED** that Debtors shall make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending;

It **ORDERED, ADJUDGED and DECREED** that The trustee is not to pay the arrears while the loan modification is pending;

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event a final loan modification is unsuccessful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It **ORDERED, ADJUDGED and DECREED** Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue;

It **FURTHER ORDERED, ADJUDGED and DECREED** Secured Creditor reserves the right to object to any modified plan;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
John C Jamer
Kimberly Vaughan-Jamer
Debtors

Case No. 22-19812-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Feb 08, 2023

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ John C Jamer, Kimberly Vaughan-Jamer, 82 Ridge Road, Hackettstown, NJ 07840-4602

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joan Sirkis Warren	on behalf of Joint Debtor Kimberly Vaughan-Jamer joan@joanlaverylaw.com
Joan Sirkis Warren	on behalf of Debtor John C Jamer joan@joanlaverylaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

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Date Rcvd: Feb 08, 2023

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Total Noticed: 1

William M.E. Powers, III

on behalf of Creditor First Horizon Bank ecf@powerskirm.com

TOTAL: 6